

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our file: 9626/7
Applicant: James I. Mahaney and Peter C. Carlson
Serial No.:
Filing Date:
Title: Method for Maximizing Retirement Income Using Financial Bridge Products and Deferred Social Security Income

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Patent Application (42 pages)
2. Utility Patent Application Transmittal
3. Drawings (FIG. 1-10), 17 pages
4. Request for Early Publication Under 37 C.F.R. § 1.219
5. Transmittal Sheet
6. Postcard Receipt

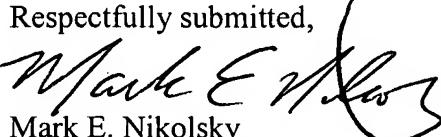
CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter to deposit account of the writer, **Account No. 06-2143**. A duplicate copy of this letter is enclosed.

2/6/2004
Date

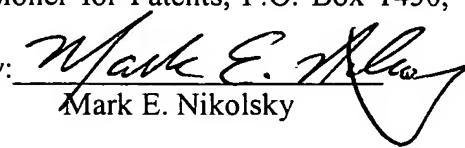
enc.

Respectfully submitted,



Mark E. Nikolsky
Registration No. 48,319
Wolff & Samson PC
One Boland Drive
West Orange, NJ 07052
Tel: (973) 530-2088
Fax: (973) 530-2288

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By: 
Mark E. Nikolsky